

GILLY EXHIBIT D

LOANID	DATEORIG	BORPNAME	BORPLNAME	DATEFPAY	PMTPNICURR	PMTPNRESERVE	BALORIG	BALAPPRORG	BALAPPREVIEW	BALSALEPRIC	ADDPSSTREET	ADDPCTY
1004213229	20051103	WILLIAM	YOUNG	20060101	780.84	0	99000	110000	110000	110000	9215 WHITCOMB ST	DETROIT

ADDPSTATE	ADDZIP	CDPRPROPERTY	BORRRESYRS	UNITS	CDOCCUP	CDOCTYPE/ETAPE	CDPURPOSE1	CDLHEN	RTORIG	ARMMARGIN	ARMINDEX	TERMORIGTAPE
MI	48228	SFR	0.083	1	P	Full Doc - 2yr W2/Tax Returns	Purchase/1st	1	9.225	5.95	4.29	360

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TERMAMORTTAPE	LTVORIGTAPE	LTVCOMBORTAPE	DTIFRONT	DTIBACK	CDCASHOUT	CDPRODUCTTAPE	GRADE	PP_TERM2	CDPREPAYTAPE	DATEMAT
480	90	90	19.5344956	19.5344956	0	2Yr ARM - 30Yr Term/40Amor	AA	2	1PBAL	20351201

ARMIDITRATAPE	ARMDTFPATAPE	ARMLIFECAP	ARMMAX	ARMPERCAP	ARMPERCAP	CDIMPOUND	BALSENICRTAPE	BAIJUNIORTAPE	CDSECTION32	CDCHANNEL	SCOREFICO
20071201	20080101	7	16.225	1.5	1.5	N	0	0	N	WHOLESALE STANDARD	574

CDMATRIX	CDLATES	HANSEN TAPE	BORPINCOME	CDBORRJOBYRS	CDSELFEMP	DATENOTE	OTHEREXP	DISPPINCOME	BALCURR	DATENEXTDUE	FILESTATUS	IMAGESTATUS	CDPURPOSE
108	No Lates	1	4457.96	5	N	20051103	870.84	3587.12	98980.22	20060201	IN	Yes	P

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CDADTYPE	CDINDEX	CDDOCTYPE	CDIO	BANK_STMT	DATECUTOFF	DATEPDTH	RTCURR	PMTPNORIG	PMIFEE	RTSERV	RTNET	TERMORIG	TERMORIGYEAR	CDPRODUCT	TERMAMORT
ARM	LM6	FULL	N	NA	20060120	20060101	9.225	780.84	0	0.5	8.725	360	30	A2/6 B30/40	480

TERMSEASON	TERMSIDREM	TERMIO	BALPROPVAL	CDSIMSECOND	BALJUNIOR	BALSENIOR	LTV/ORG	LTVCURR	LTVCOMBORG	LTVCOMBCURR	CDSILENTSECOND	CDSILENTSECOND2
1	359	0	110000	N	0	0	90	89.98	90	89.98	N	N

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CDSTANDALONE	LTVCOMBORIGSS	TERM/CALCREM	BALCOMBCURR	BALCOMBORG	ARMIRAP	ARMPAP	ARMPAP	ARMDTFRA	ARMDTFPA	ARMDTNRA	ARMDTNPA
N	90	479	98980.22	99000	24	24	6	6	20071201	20080101	20080101

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ARMMOSNRA	ARMMOSNPA	ARMMIN	DELDAYS	DELMONTH	CDDELQSTAT	CDBALLOON	ARMINNEGAM	JRLOANRATIO	PP_TERM	CDPREPAY	CDPREPAYFLAG	CDCONFORM	GROUP
23	24	9,225	0	0		Y	N	0	24	24 C 101	Y	C	1

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BCRPNAME	DUPES_SAMPLE	BALTOTAL	CDPMICOMP	CDPMICOMPFLAG	CDORIGINATOR
YOUNG, WILLIAM	0	99000	NO	N	NEW CENTURY

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CDDOCTYPE_ALL	CDLATESAMPLE	KICKOUT	COMMENTS_BPO	BAL_BPO	BPO_VALUE_REVIEWED	VARIANCE
NEW CENTURY NA Full Doc - 2yr W2/Tax Returns FULL	Z 1 ?	OUT		64000	8	-46000

VARPCT	BPO_ORDERED	BPO_RECEIVED	LTVBPOORIG	LTVBPOCOMBORG	DUPES_NAMEADDRESS	CDCOMPANION	CDMH	KICKOUT_DETAIL	CDRURAL
-41.82	Y	Y	154.69	154.69	0	N		APPRAISAL-VALUE	

COMMENTS BULK

The risk indicators identified in this report represent a significant level of risk associated with the appraisal. HQ collateral risk score is HIGH. The report states the subject last sold 11/04 for \$6900 as a foreclosure. It further states the subject has been extensively remodeled with new roof, kitchen, windows, paint, etc. This work would support some value increase but the indicate increase seems excessive. HQ internal data has a wide range of sales (see attached) with the subject's estimated value at the top of the range. There are only two sales above \$87000 in this group. These were more recent sales at the date of the appraisal than those used in the report and would seem to be better risk indicators. The range indicates lower prices because of the number of sales below \$87000. Internal HQ data indicates a significant level of recent over-valuation within the subject neighborhood.

PROBULK	REMOVEFROMTIEOUT	MSVALUE	MSCOMMENTS	TIEOUTLOANS	WAREHOUSE	MSVALIDDECISION	CDMSVALIDTIEOUT1	CDMSVALIDTIEOUT2	CDMSVALIDTIEOUT3
1	N	90000		1	Morgan Stanley Whse OUT		2	3	4

CDMSVALTIEOUT4	MONTHLYPTI	BALESCROW	FT_BUYER	DISPINCOMEALTB	MONTHS_CASH_RESERVES	NUMBACTTRADEALL	BALACTTRADEALL	PMTACTTRADEALL
	0	0	0	0	0	0	0	0

MONTHS_CASH_RESERVES2	PITI_RESERVEDS_VERIFIED	SCOREFICO	SCOREFICO_EQ	SCOREFICOEXP	PREVMORTPI	PREVMORTUPB	DISPINCOMEALTB2	MONTHSBKPRIOR	MONTHS_CPRIOR
0	0	0	0	0	0	0	0	0	0